

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michael J Lewter
Esther M Lewter
Debtor(s)

Case No. 16-12984

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/15/2016.
- 2) The plan was confirmed on 08/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 04/21/2017, 07/21/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 03/16/2018.
- 5) The case was dismissed on 04/06/2018.
- 6) Number of months from filing to last payment: 0.
- 7) Number of months case was pending: 31.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$22,530.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$17,000.00
Less amount refunded to debtor	\$13.74

NET RECEIPTS: \$16,986.26

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$1,827.04
Court Costs	\$0.00
Trustee Expenses & Compensation	\$837.00
Other	\$37.00

TOTAL EXPENSES OF ADMINISTRATION: \$2,701.04

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BAYVIEW LOAN SERVICING LLC	Secured	1,848.47	1,848.27	1,848.27	0.00	0.00
BAYVIEW LOAN SERVICING LLC	Secured	0.00	0.00	0.00	0.00	0.00
CACH LLC	Unsecured	765.00	664.84	664.84	0.00	0.00
CAPITAL ONE AUTO FINANCE	Secured	13,240.00	13,240.00	13,240.00	4,727.65	721.88
CAPITAL ONE AUTO FINANCE	Unsecured	NA	4,695.37	4,695.37	0.00	0.00
COMED LEGAL REVENUE RECOVER	Unsecured	400.00	235.26	235.26	0.00	0.00
DISCOVER BANK	Unsecured	3,855.00	3,855.53	3,855.53	0.00	0.00
ILLINOIS AMERICAN WATER	Unsecured	400.00	371.75	371.75	0.00	0.00
INTERNAL REVENUE SERVICE	Secured	2,705.00	731.00	731.00	706.72	48.77
INTERNAL REVENUE SERVICE	Unsecured	19,135.58	16,430.58	16,430.58	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	3,786.85	1,541.45	1,541.45	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	108.00	108.73	108.73	0.00	0.00
SANTANDER CONSUMER USA	Unsecured	NA	0.10	0.10	0.00	0.00
SANTANDER CONSUMER USA	Secured	19,010.87	19,010.87	19,010.87	6,863.48	1,216.72
GE MONEY BANK	Unsecured	1,700.00	NA	NA	0.00	0.00
HSBC BANK	Unsecured	1,400.00	NA	NA	0.00	0.00
I C SYSTEM INC	Unsecured	162.00	NA	NA	0.00	0.00
ALLEN SCHOOL OF HEALTH SCIENC	Unsecured	2,000.00	NA	NA	0.00	0.00
ATG CREDIT	Unsecured	92.00	NA	NA	0.00	0.00
CAPITAL ONE	Unsecured	3,552.00	NA	NA	0.00	0.00
CBNA	Unsecured	611.00	NA	NA	0.00	0.00
CHASE	Unsecured	8,259.00	NA	NA	0.00	0.00
CITI BANK	Unsecured	700.00	NA	NA	0.00	0.00
CITIMORTGAGE INC	Unsecured	0.00	NA	NA	0.00	0.00
THE HOME DEPOT	Unsecured	700.00	NA	NA	0.00	0.00
IRS	Unsecured	0.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
JC PENNEY	Unsecured	300.00	NA	NA	0.00	0.00
JMS	Unsecured	748.00	NA	NA	0.00	0.00
JOHNSON MITCHELL & SCHNEIDER	Unsecured	700.00	NA	NA	0.00	0.00
KOHL'S/CAPITAL ONE	Unsecured	764.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	75.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	75.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	2,189.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	1,073.00	NA	NA	0.00	0.00
MIDLAND FUNDING	Unsecured	700.00	NA	NA	0.00	0.00
RR & SONS COMPANY	Unsecured	1,100.00	NA	NA	0.00	0.00
RUSH UNIVERSITY	Unsecured	500.00	NA	NA	0.00	0.00
SYNCB/ABT ELECTRONICS	Unsecured	4,500.00	NA	NA	0.00	0.00
SELECT PORTFOLIO SERVICING	Unsecured	20,694.00	26,571.92	26,571.92	0.00	0.00
US DEPARTMENT OF EDUCATION	Unsecured	19,032.00	19,335.05	19,335.05	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$1,848.27	\$0.00	\$0.00
Debt Secured by Vehicle	\$32,250.87	\$11,591.13	\$1,938.60
All Other Secured	\$731.00	\$706.72	\$48.77
TOTAL SECURED:	\$34,830.14	\$12,297.85	\$1,987.37
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,541.45	\$0.00	\$0.00
TOTAL PRIORITY:	\$1,541.45	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$72,269.13	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$2,701.04</u>	
Disbursements to Creditors	<u>\$14,285.22</u>	
TOTAL DISBURSEMENTS :		<u>\$16,986.26</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/20/2018

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.